

Information to identify the case:

Debtor 1	Corrine May Kesler	Social Security number or ITIN	xxx-xx-3720
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number:	19-21993-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Corrine May Kesler

2/27/24

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Corrine May Kesler
Debtor

Case No. 19-21993-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Feb 27, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 29, 2024:

Recip ID	Recipient Name and Address
db	+ Corrine May Kesler, 2 Fitzpatrick Run, Millstone, NJ 08535-9433
r	+ Keller Realty Williams, Keller Williams Realty, 750 Broad Street, Shrewsbury, NJ 07702-4231
518304759	+ Caldwell Residential, 2340 US Highway 9 South, Howell, NJ 07731-4016
518304762	+ Foreclosure Processing Services, Superior Court Clerk, PO Box 971, Trenton, NJ 08625-0971
518304764	Keller Williams, 50 B Rt 9, Morganville, NJ 07751
518304766	+ Nick Nicosia, Esquire, 15 Church Street, Ste. 3, Vernon, NJ 07462-3176
518304767	+ Shapiro & DeNardo, LLC, 14000 Commerce Parkway, Ste. B, Mount Laurel, NJ 08054-2242
518307589	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518304769	+ Toni Smith, 45 Charleston Springs Road, Millstone Township, NJ 08510-7969

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 27 2024 21:05:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 27 2024 21:05:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Feb 27 2024 20:48:49	Specialized Loan Servicing, LLC, P.O. Box 340514, Tampa, FL 33694-0514
518304765	Email/Text: cfcbackoffice@contfinco.com	Feb 27 2024 21:04:00	Mid America Bank & T, 121 Continental Dr Ste 1, Newark, DE 19713
518304760	+ EDI: CAPITALONE.COM	Feb 28 2024 01:38:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518315720	+ EDI: AISACG.COM	Feb 28 2024 01:38:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518343355	+ EDI: AISACG.COM	Feb 28 2024 01:38:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
518330053	+ EDI: AMINFOFP.COM	Feb 28 2024 01:38:00	First Premier Bank, 601 South Minnesota Ave, Sioux Falls, SD 57104-4868
518304763	EDI: IRS.COM	Feb 28 2024 01:38:00	Internal Revenue Service, Special Procedures, Bankruptcy Section, P.O. Box 724, Springfield, NJ 07081
518330050	EDI: JPMORGANCHASE	Feb 28 2024 01:38:00	Chase Auto Finance, Att: Bankruptcy, POB 901076, Fort Worth, TX 76101
518304761	EDI: JPMORGANCHASE	Feb 28 2024 01:38:00	Chase Auto Finance, National Bankruptcy Dept, 201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004

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518330051	EDI: JPMORGANCHASE	Feb 28 2024 01:38:00	Chase Auto Finance, POB 901003, Ft Worth, TX 76101
518386557	EDI: JPMORGANCHASE	Feb 28 2024 01:38:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix, AZ 85038-9505
518365545	+ Email/Text: ecfbnc@aldridgepite.com	Feb 27 2024 21:04:00	JPMorgan Chase Bank, N.A., c/o Jenelle C. Arnold, ALDRIDGE PITE, LL, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
518419621	EDI: PRA.COM	Feb 28 2024 01:38:00	Portfolio Recovery Associates, LLC, C/O Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518422747	+ EDI: JEFFERSONCAP.COM	Feb 28 2024 01:38:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518304768	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Feb 27 2024 21:04:00	State of New Jersey, Division of Taxation, Bankruptcy Unit, P.O. Box 245, Trenton, NJ 08695-0245
519010546	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 27 2024 21:04:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518427369	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 27 2024 21:04:00	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518304771	+ EDI: WFFC	Feb 28 2024 01:38:00	Wells Fargo Home Mortgage, PO Box 11701, Newark, NJ 07101-4701
518304770	EDI: WFFC2	Feb 28 2024 01:38:00	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335
518330052	+ EDI: AMINFOFP.COM	Feb 28 2024 01:38:00	first Premier Bank, Att: Bankruptcy, POB 5524, Sioux Falls, SD 57117-5524

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Specialized Loan Servicing, LLC, P.O. Box 340514, Tampa, FL 33694-0514
518725997	*+	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 29, 2024

Signature: /s/Gustava Winters

District/off: 0312-3
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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 27, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Jason Brett Schwartz	on behalf of Creditor Capital One Auto Finance bkecf@friedmanvartolo.com bankruptcy@friedmanvartolo.com
Kevin Gordon McDonald	on behalf of Creditor U.S. Bank National Association as Trustee for CitiGroup ET AL... kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Robert Cameron Legg	on behalf of Debtor Corrine May Kesler courtdocs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7